

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT APPLICATION EXAMINING OPERATIONS



Applicant : Eric Saylor
Serial No. :
Filed : Concurrently herewith
Title : WEB DEPENDENT CONSUMER FINANCING AND VIRTUAL
RESELLING METHOD

Group Art Unit:
Examiner:

INFORMATION DISCLOSURE STATEMENT
IN ACCORDANCE WITH 37 CFR §1.98

Miller Nash LLP
3500 U.S. Bancorp Tower
111 S.W. Fifth Avenue
Portland, Oregon 97204
June 27, 2001

Commissioner for Patents
Box PATENT APPLICATION
Washington, DC 20231

Dear Sir:

Applicant submits herewith copies of other art of which he is aware and which he desires to have considered by the Patent Office in accordance with 37 CFR §1.97. In accordance with 37 CFR §1.97(b)(1), this Information Disclosure Statement is being submitted together with the filing of the above-identified application.

In accordance with 37 CFR §1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any other art referred to herein is, or is

considered to be, material to patentability under 37 CFR §1.56(b) unless specifically designated as such.

A list of the other art enclosed herewith is set forth on the attached single page of Form PTO/SB/08B.

References have been discussed in the Background of the Invention portion of the patent application.

The person making this statement is the attorney who signs below on the basis of the information supplied by the inventor and the information in the file.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Karen Oster".

Karen Dana Oster
Reg. No. 37,621
Of Attorneys of Record
Tel: (503) 224-5858

Please type a plus sign (+) inside this box → +

PTO/SB/08B (08-00)
Approved for use through 10/31/2002. OMB 0651-0031
U. S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<div style="float: left; width: 40%;">Substitute for form 1449B/PTO</div> <div style="float: right; width: 60%; text-align: center;">C m p l t i f K n w n</div> <div style="clear: both;"></div> <div style="float: left; width: 40%; text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</div> <div style="float: right; width: 60%;"><table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 40%;">Application Number</td><td></td></tr><tr><td>Filing Date</td><td>Concurrently herewith</td></tr><tr><td>First Named Inventor</td><td>Eric Saylor</td></tr><tr><td>Group Art Unit</td><td></td></tr><tr><td>Examiner Name</td><td></td></tr><tr><td>Attorney Docket Number</td><td>KDO:196760-1</td></tr></table></div> <div style="clear: both;"></div> <div style="text-align: center; font-size: small;">(use as many sheets as necessary)</div>				Application Number		Filing Date	Concurrently herewith	First Named Inventor	Eric Saylor	Group Art Unit		Examiner Name		Attorney Docket Number	KDO:196760-1
Application Number															
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Sheet	1	of	1												

1017 U.S. PTO
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06/27/01

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
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		Web site printout, http://www.pde.psu.edu/supersolutions/computerincentive/compincriverview.html , "Computer Incentive Program - Riverview SD," Pennsylvania Department of Education, at least as early as April 5, 2001	
		Web site printout, http://www.e-duction.com , "e-Duction The Ultimate Way to Pay," e-Duction, at least as early as 2001	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.